

United States Bankruptcy Court
District of NevadaIn re:
SHEANA IRENE BINETTE
DebtorCase No. 18-15398-leb
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0978-2

User: pereag
Form ID: 309APage 1 of 2
Total Noticed: 38

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db
10567257 +SHEANA IRENE BINETTE, 3744 LODINA COURT, LAS VEGAS, NV 89141-3510
10567258 +Ad Astra Recovery Services, 7330 W. 33rd St.N. #118, Wichita, KS 67205-9370
10567259 +Ashworth College, P.O. Box 926250, Norcross, GA 30010-6250
10567262 +Big Picture Loans, PO Box 704, Watersmeet, MI 49969-0704
10567267 +Cash Factory USA, 6965 S Rainbo Blvd. Ste.130, Las Vegas, NV 89118-3280
10567269 +Dollar Loan Center, 1700 W. Russell St., Sioux Falls, SD 57104-1331
10567270 +Genesis Bankcard/Celtic Bank, PO Box 4499, Beaverton, OR 97076-4499
10567272 +Great Plains Lending LLC, PO Box 42906, Philadelphia, PA 19101-2906
10567272 +Justice Court Las Vegas Township, County of Clark, 200 Lewis Ave, Case No.: 16C007113, Las Vegas, NV 89101-6300
10567274 +Kia Motor Finance, P.O. Box 20835, Fountain Valley, CA 92728-0835
10567275 +Luther Appliances & Furniture Sales, Inc, 129 Oser Ave., Suite A, Hauppauge, NY 11788-3813
10567281 +Portfolio Recovery Assoc, LLC, 5070 Badura Ave., Las Vegas, NV 89118-5040
10567283 +Snap Finance, 1760 W 2100 S #26561, Salt Lake City, UT 84199-9995
10567287 +TBOM/Contfin, P.O. Box 8099, Newark, DE 19714-8099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: nick@wajdalawgroup.com Sep 11 2018 02:06:41 NICHOLAS M. WAJDA,
LAW OFFICE OF NICHOLAS M WAJDA, 871 CORONADO CENTER DR., STE. 200, HENDERSON, NV 89052
tr +EDI: BSDKROHN.COM Sep 11 2018 05:58:00 SHELLEY D KROHN, 510 S 8TH STREET,
LAS VEGAS, NV 89101-7003
ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Sep 11 2018 02:07:03 U.S. TRUSTEE - LV - 7,
300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
10567256 +E-mail/Text: seinhorn@ars-llc.biz Sep 11 2018 02:07:38 Ability Recovery Services,
P.O. Box 4031, Wyoming, PA 18644-0031
10567261 +EDI: CAPITALONE.COM Sep 11 2018 05:59:00 Capital One, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
10567263 EDI: WFNBNB.COM Sep 11 2018 05:59:00 Comenity Bank JD Williams, P.O. Box 182273,
Columbus, OH 43218-2273
10567264 EDI: CRFRSTNA.COM Sep 11 2018 05:58:00 Credit First, N.A., P.O. Box 81410,
Cleveland, OH 44181-0410
10567265 EDI: RCSFNBMARIN.COM Sep 11 2018 05:59:00 Credit One Bank, P.O. Box 60500,
City of Industry, CA 91716-0500
10567266 EDI: DISCOVER.COM Sep 11 2018 05:59:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850
10567268 EDI: AMINFOFP.COM Sep 11 2018 05:59:00 First Premier Bank, P.O. Box 5529,
Sioux Falls, SD 57117-5529
10567271 EDI: HY11.COM Sep 11 2018 05:58:00 Hyundai Motor Finance, P.O. Box 7160,
Pasadena, CA 91109-7160
10567273 +EDI: CBSMASON Sep 11 2018 05:58:00 K Jordan, 913 1st Ave.,
Chippewa Falls, WI 54729-1402
10567278 +EDI: MID8.COM Sep 11 2018 05:59:00 Midland Funding, 2365 Northside Dr. #300,
San Diego, CA 92108-2709
10567276 EDI: CBSMASON Sep 11 2018 05:58:00 Mason Easy Pay, P.O. Box 2808, Monroe, WI 53566-8008
10567277 +EDI: MERRICKBANK.COM Sep 11 2018 05:58:00 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
10567279 +E-mail/Text: opportunitynotices@gmail.com Sep 11 2018 02:07:29 OPP Loans,
One Prudential Plaza, 130 E. Randolph St#3400, Chicago, IL 60601-6379
10567282 EDI: PRA.COM Sep 11 2018 05:58:00 Portfolio Recovery Associates, P.O. Box 12914,
Norfolk, VA 23541
10568192 +EDI: PRA.COM Sep 11 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
10567280 +E-mail/Text: bankruptcypgl@plaingreenloans.com Sep 11 2018 02:07:26 Plain Green Loan,
P.O. Box 270, Box Elder, MT 59521-0270
10567285 +EDI: RMSC.COM Sep 11 2018 05:59:00 SYNCB/Amazon, P.O. Box 965015,
Orlando, FL 32896-5015
10567286 EDI: RMSC.COM Sep 11 2018 05:59:00 SYNCB/Chevron PLCC, P.O. Box 965015,
Orlando, FL 32896-5015
10567284 +EDI: BLUECHIP.COM Sep 11 2018 05:58:00 Spot Loan, P.O. Box 927, Palatine, IL 60078-0927
10567288 +E-mail/Text: jcissell@bankofmissouri.com Sep 11 2018 02:06:49 The Bank of Missouri,
3610 Buttonwood Dr., Suite 100, Columbia, MO 65201-3721
10567289 +EDI: BLUESTEM Sep 11 2018 05:59:00 Web Bank/FingerHut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10567260

Bridge Lending

District/off: 0978-2

User: pereaeg
Form ID: 309A

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Total Noticed: 38

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cr* +PRA RECEIVABLES MANAGEMENT, LLC, PO BOX 41021, NORFOLK, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

NICHOLAS M. WAJDA on behalf of Debtor SHEANA IRENE BINETTE nick@wajdalawgroup.com,
r47098@notify.bestcase.com
SHELLEY D KROHN shelley@trusteekrohn.com,
NV27@ecfbis.com;becca@trusteekrohn.com;jan@trusteekrohn.com;candace@trusteekrohn.com
U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **SHEANA IRENE BINETTE**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1678**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Nevada**Date case filed for chapter **7 9/7/18**Case number: **18-15398-leb****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	SHEANA IRENE BINETTE	
2. All other names used in the last 8 years		
3. Address	3744 LODINA COURT LAS VEGAS, NV 89141	
4. Debtor's attorney Name and address	NICHOLAS M. WAJDA LAW OFFICE OF NICHOLAS M WAJDA 871 CORONADO CENTER DR., STE. 200 HENDERSON, NV 89052	Contact phone (702) 900-6339 Email: nick@wajdalawgroup.com
5. Bankruptcy trustee Name and address	SHELLEY D KROHN 510 S 8TH STREET LAS VEGAS, NV 89101	Contact phone (702) 421-2210

For more information, see page 2 >

Debtor **SHEANA IRENE BINETTE**Case number **18-15398-leb**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	300 Las Vegas Blvd., South Las Vegas, NV 89101	Office Hours: 9:00 AM – 4:00 PM Contact phone: (702) 527-7000 Date: 9/10/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 1, 2018 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/30/18 </div> <div> You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	